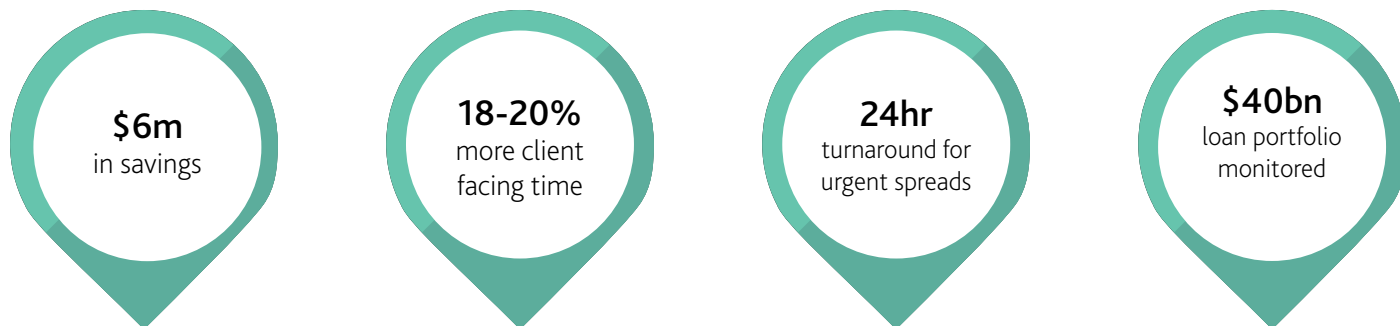


Impact Story – US-based commercial bank



Client challenges

- » Top 15 US commercial bank with well diversified loan portfolio
- » Key challenges were
 - Slower market response time
 - In-adequate client facing time for portfolio managers
 - Increasing regulatory pressure
 - Difficulty to retain onshore talent
 - High cost of function

How we solved the problem?

- » Pyramid based offshore team set-up based on the complexity of work
- » Well-structured training and roll out plan
- » Target to deliver urgent spreads/quotes within 24 hrs, complete all reviews within the regulatory deadlines and produce high quality output
- » Additionally, Moody's supported in standardizing the review templates, new money transactions, reviews for portfolio purchase transactions, UAT for new risk rating platform and response to regulatory queries
- » An overall productivity improvement of 10-15% was achieved across different support functions

What we did differently?

- » Moody's conducted a detailed white boarding session to scope out support levels & complexity
- » Prepared detailed Standard Operating Procedures to ensure compliance with the credit policies and client processes
- » Efficiency improvement was channelized to deliver higher volumes, ad-hoc projects and high complexity of work
- » Sector experts were inducted for specialized support (Healthcare, Insurance, Energy)
- » Multi-layered governance structure to track performance and productivity, identify headwinds and implement appropriate measures

About Moody's Analytics Knowledge Services

We enable global financial organizations to innovate and transform in an ever-changing world. Our combination of subject matter experts and technology solutions drive operational efficiency, and seamless scaling. Providing customized solutions is in our DNA – solutions that have a tangible impact on our clients' top-line and bottom-line, enabling them to achieve more with less.

Our clients include leading financial institutions, asset managers, Fortune 100 corporations, mid-tier companies, and boutique investment banks. We support over 150 institutional clients through our team of 2,600+ employees and our global delivery centres, located in close proximity to our clients.